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Report of the city council's survey
Committee on housing conditions in
Toronto : 1942-1943



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REPORT

OF THE

CITY COUNCIL'S SURVEY COMMITTEE

ON

HOUSING CONDITIONS

IN TORONTO

1942-43



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TABLE OF CONTENTS.

	PAGE
EXTRACT FROM MINUTES OF BOARD OF CONTROL	4
MEMBERSHIP OF THE COMMITTEE	4
FOREWORD	5
INTRODUCTION	7
FINDINGS AND CONCLUSIONS	
1. General Conclusion	8
2. Findings concerning the Low-Income Group	9
3. Findings concerning the Relief Group	10
4. Findings concerning both Groups Together	10
PART I. THE LOW INCOME GROUP	
Distribution of Cases	11
Selection of Cases	12
INCOME	13
RENTS	16
RELATION BETWEEN RENT AND INCOME	18
RENT-INCOME RELATION AND FAMILY BUDGETS	20
SUMMARY OF FINDINGS REGARDING RENT-INCOME RELATION	24
DENSITY OF OCCUPANCY	27
CONVENiences AND HOUSING CONDITIONS GENERALLY	30
HEALTH AND AMENITY STANDARDS	32
Minimum Standard of Health	32
Minimum Standard of Amenities	33
CONCLUSIONS	36
PART II. THE RELIEF GROUP	
Introduction	37
Method of Sampling	37
The Schedule	38
The "Single Individual" Problem	39
RENT AND INCOME	39
DENSITY OF OCCUPANCY	40
CONVENiences AND HOUSING CONDITIONS GENERALLY	42
CONCLUSIONS	45
PART III. THE TWO GROUPS CONSIDERED TOGETHER	
Introduction	46
CONDITION OF HOUSES	47
DENSITY OF OCCUPANCY	47
CONCLUSION	48
APPENDICES	
A. LOW INCOME GROUP	49
B. RELIEF GROUP	54
C. BOTH GROUPS TOGETHER	60
D. MAPS	63, 64

EXTRACT FROM MINUTES OF CITY COUNCIL MEETING,
SEPTEMBER 8, 1942.

The Board of Control recommends:

"That the Local Council of Women, the Welfare Council of Toronto, the Health League of Canada, and the Department of Social Services of the University of Toronto be requested to make a survey of the shelter conditions of (a) all persons on relief, (b) all persons in receipt of an income of \$1,800.00 or less per annum including income received, rents paid and proportion of income spent for shelter, place of employment, density of occupancy, conveniences, and housing conditions generally, and submit a report to City Council."

The Special Advisory Housing Committee has concurred in this.

MEMBERSHIP OF THE COMMITTEE.

Mrs. M. R. Richardson, Chairman,	Health League of Canada.
Miss Maysie Roger, Secretary,	Welfare Council of Toronto and District.
Miss Marjorie Bell,	Visiting Homemakers' Association.
Mrs. F. C. Brunke,	Local Council of Women.
Miss Eva E. Coon,	Young Women's Christian Association.
Professor C. W. M. Hart,	Department of Sociology, University of Toronto.
Professor S. K. Jaffary,	School of Social Work, University of Toronto.
Mrs. N. C. Stephens,	Local Council of Women.
Miss Marian E. Watson,	Young Women's Christian Association.

SECRETARIAL ASSISTANTS.

Miss Conway Turton.
Mrs. George M. Tatham.

FOREWORD.

On receiving the request from City Council set forth on page 4, representatives of the four organizations named met on September 24, 1942, at the offices of the Welfare Council of Toronto and District, for organization purposes. Those present at this organization meeting were:

Miss Bessie Touzel,	Welfare Council of Toronto.
Miss Maysie Roger,	Welfare Council of Toronto.
Dr. S. K. Jaffary,	School of Social Work, University of Toronto.
Mrs. N. C. Stephens,	Local Council of Women.
Mrs. F. C. Brunke,	Local Council of Women.
Mrs. M. R. Richardson,	Health League of Canada.

Mrs. Richardson was elected chairman and Miss Roger, secretary. It was decided to enlarge the committee by inviting to membership a limited number of persons whose special knowledge or experience would be of value in the investigation. The membership of the enlarged committee can be found on page 4.

During the earlier stages of its activities, Dr. M. K. Strong was associated with the Survey as Director. Dr. Strong resigned on October 29, and for a time the direction of the survey devolved upon the secretary. On December 2, Professor Hart, at the request of the committee, undertook to act as voluntary director of the survey and continued in that capacity until the conclusion of the work.

All members of the committee gave generously of their time to the work of the survey but certain contributions from within the committee merit special mention. The Welfare Council provided office space and relieved Miss Roger of some of her ordinary duties to allow her to act as secretary of the committee. Miss Bell placed the facilities and files of the Visiting Homemakers' Association at the disposal of the committee and gave invaluable practical advice at all stages of its work. Professor Hart made the final analysis of the data and undertook the very considerable task of compiling the report. The committee was also most fortunate in having two very able secretarial assistants, Miss Conway Turton and Mrs. George Tatham. Miss Turton, throughout the survey, and Mrs. Tatham during its later stages, not only handled the enormous mass of detail with exemplary accuracy and efficiency but also made many valuable suggestions as to methods of conducting the investigation.

The committee wishes to thank the field staff which collected information in good weather and bad. This staff was composed of

voluntary assistants recruited both individually and through the following organizations:

- The Women's Voluntary Services.
- The Junior League.
- The Housewives Consumers' Association.
- The League of Nations Society.
- The Women's Council of the C.C.F.
- The School of Social Work.
- The Department of Sociology.

In addition the committee's thanks are due to specialists who gave generous expert advice from time to time. These included:

Professor E. R. Arthur,	School of Architecture, University of Toronto.
Dr. E. G. Faludi,	City Planning Board.
Mr. H. F. Greenway,	Dominion Bureau of Statistics.

The committee also appreciates the cordial co-operation of various departments of the Toronto City Hall. Among the many persons whose advice and assistance were freely given, we wish particularly to thank

Mr. F. C. Hamilton,	Executive Secretary, The Mayor's Office.
Mr. A. E. Laver,	Commissioner, Department of Public Welfare.

Thanks are also due to the Health League of Canada which offered its office facilities for the mimeographing of the preliminary drafts of the report, for study by committee members; and to the London Life Insurance Company which arranged to do the mechanical work involved in making the calculations.

Space does not permit detailed acknowledgment to all individuals and organizations associated with the work of the survey. The volume and spontaneity of the interest shown, however, have strengthened the committee's conviction that immediate action taken to remedy the shocking conditions revealed in the report itself would receive widespread support from citizens in all walks of life.

MARGARET REID RICHARDSON,
Chairman.

INTRODUCTION.

This report is the result of the investigations carried out by the Housing Survey Committee between November, 1942, and April, 1943.

Basic information was collected regarding the housing conditions of two groups of the population of Toronto, as specifically asked for by the Board of Control, namely the people of low income, (fixed at \$1,800.00 or less per year), and those on relief. Samples were taken separately of each of these two groups, and different schedules were used for each of them.

In this report the general findings are presented first under the heading of Conclusions. This summary statement of our findings is followed by detailed discussion of the groups surveyed. In Part I will be found a detailed discussion of the housing conditions of the low-income sample. In Part II the findings of the survey regarding the relief population are set forth. In Part III a general summary is made and discussed of the houses covered by both parts of the survey, that is the houses of the low-income group and the relief group taken together.

In the Appendices the detailed figures are presented, upon which the statements made in the body of the report are based. In the appendices also will be found maps showing the location of the houses included in the samples taken.

FINDINGS AND CONCLUSIONS.

1. GENERAL CONCLUSION.

The Committee finds that at the present time there exists in Toronto an acute and urgent housing problem. It exists particularly in the field of low-rental houses. The problem has been made more acute through war conditions but it is not a temporary problem that will disappear at the end of the war. Unless plans are initiated now to deal with it, it will exist at the end of the war in an even more severe form. The crux of the problem is the presence in Toronto of a large number of houses that are unfit for human living. These should be wiped out and replaced by new houses suitable for renting at low-rent levels. Getting rid of the substandard houses and constructing the new homes is a task which, in the opinion of all competent authorities, (including the architectural profession), cannot be left to private enterprise, since the private profits to be anticipated from low-rental houses are not such as to justify the initial cost. With private enterprise unwilling to undertake the task, it clearly becomes one for governmental action. In Toronto the obvious governmental body to initiate such action is the City Council. Should the City Council act in the matter, it will find in Toronto a keen and enlightened interest in housing on the part of the citizens at large. The present Committee was impressed by the number and variety of housing committees and groups which they contacted or utilized in the course of the survey. The members of most of these committees, as well as many private citizens, believe that the housing problem in Toronto has got past the stage of discussion and that the time has arrived for action.

This Committee therefore, is of the firm and unanimous opinion (a) that some concrete housing programme for Toronto should be drawn up and got under way immediately; (b) that it is the duty of the City Council to initiate such a programme; (c) that if and when it does initiate such a programme, it will find many citizens keenly interested in and well-informed upon housing matters, and willing to give strong support to any well-planned and adequate programme of public housing for low-rental families.

It is outside the Committee's terms of reference to make specific recommendations as to what such a programme should contain. The need for action in the matter is proven however, by the findings of the Committee on the specific points set forth in the terms of reference. These findings in detail are contained in the following sections.

2. FINDINGS CONCERNING THE LOW-INCOME GROUP.

The housing condition of the people on low-income is discussed in full in Part I of this report. The conclusions to be drawn are as follows:

- (a) The relation of rent to income is capricious and variable, certain sections of the low-income population paying much more than they can reasonably afford, other sections paying much less, and the whole rent picture giving an impression of confusion, arbitrariness, accident and luck, good or bad, in what particular families have been able to get in return for any arbitrary figure which they pay as rent.
- (b) The houses occupied by people on low income are greatly overcrowded, the whole low-income group in any part of the City living in conditions at least as crowded as the worst housed sections of the City were a few years before the present war.
- (c) The type of house occupied by people on low income is of the worst possible description, many of them lacking the elementary requirements of a house, and over 90 per cent. of them falling below a standard of health and amenity condition that only includes the barest essentials. In this respect no improvement can be found over the conditions described in the Bruce Report of 1934.
- (d) Many of the people living in such conditions wish to move, a certain proportion of them, at least, can afford to move. Unlike the conditions revealed by the Bruce Report, where they were endured because the families enduring them could afford no better, the rent and income data in the present survey indicate that at the present time many families could avoid living in such houses if better housing were available. The general conclusion is perfectly clear, the above conditions are endured, in far too many cases, not through abject poverty, but through an absence of anything better for the families to move into.
- (e) The families which could afford to move if better housing were available are, however, families which contain more than one wage earner. Among families with one source of income only (the wages of the father), most families with two or more children cannot afford to pay even the very low rents which they do pay for the miserable accommodation they get. Since "one-source-of-income-only" families represent the most normal type of family, and would form a much larger proportion of the low-income group in a peacetime economy, it is clear that the housing needs of such families cannot be met except by some form of public housing.

3. FINDINGS CONCERNING THE RELIEF GROUP.

The housing conditions of the relief population are described and discussed in Part II of this report. The conclusions drawn from them are as follows:

- (a) As the great majority of the unemployed at present are elderly women living alone, any findings about their housing do not apply to the population at large, since the population at large is composed of families who wish to live as families.
- (b) The families on relief are grossly overcrowded, and the accommodation occupied by the single individuals on relief, while perhaps not impossible for people so situated, is a type of accommodation completely useless for family living of any sort.
- (c) The details of the housing conveniences, amenities, etc., of the relief group bring out the same fact as similar details for those on low income; they reveal the existence in Toronto of a mass of unsatisfactory houses, in most respects the differences between the details for the relief group and the details for the low-income group are negligible, or to be explained by the different type of housing required by the two groups.
- (d) There is no hope of the housing shortage in Toronto being alleviated in any way by changes in the accommodation or constitution of the relief population. In the first place the relief group consists almost entirely of unemployables who are not likely under any circumstances to become employed or to move from the City, and in the second place even if the whole relief population disappeared overnight, all that would be left vacant would be a considerable number of single rooms suffering from the defects described in Part II, and completely useless for family living, and a negligible number of larger dwelling units most of them suffering from the same defects.

4. FINDINGS CONCERNING BOTH GROUPS TOGETHER.

- (a) In the course of the survey the investigators visited, and obtained detailed information about, 668 houses in all parts of the City, and occupied by people ranging from families with incomes as high as \$2,500.00 per year down to individuals and families on relief. Of these houses 57 per cent. were in poor repair or worse, almost 30 per cent. were damp, 36 per cent. at least were verminous, 39 per cent. lacked central heating, 43 per cent. either had no cellars or had unsatisfactory cellars and 16 per cent. lack bathrooms. Of the households living in these houses 20 per cent. had unsatisfactory toilet facilities and 48 per cent. had either inadequate facilities for food storage or none at all. In addition to these inadequacies as houses, 35 per

cent. of them were overcrowded. These figures alone, irrespective of the other findings of this report, should establish the existence of a serious housing problem in Toronto.

PART I. THE LOW INCOME GROUP.

DISTRIBUTION OF CASES.

Nearly four hundred schedules were obtained for the low-income group but a number had to be discarded as incomplete or unusable or else because the income of the head of the household investigated was above the limit set by City Council, viz., at \$1,800.00 a year. The total number remaining, after such elimination of the unusable cases, was 309, and it is upon these 309 cases that the statements made in this section of the report are based. The location of these cases can be seen from Map I, which shows that they are drawn from all sections of the City where people of low income live. Some spaces are blank upon the map but if these are examined they will be found to be areas of the City in which are to be found few or no households the head of which is receiving \$1,800.00 or less per year. Unlike the Bruce enquiry for example, which was an investigation of the housing of Toronto generally, the present enquiry was limited by its terms of reference to the lower economic classes and hence its investigations were concentrated somewhat in those sections of the City wherein those classes are resident. The distribution of the 309 cases by Public Health Districts is shown in Table I.

TABLE I.

Distribution of the Low-Income Households Investigated.

Public Health District	No. of Cases	Percentage of Total
I. Runnymede	25	8.1
II. Parkdale	44	14.2
III. Hillcrest	20	6.5
IV. University	38	12.3
V. Moss Park	77	24.9
VI. Yorkville	29	9.4
VII. Riverdale	42	13.6
VIII. Scarborough	34	11.0
	309	100.0

It will be noted from the figures in the above table that a deliberate attempt was made to spread the cases investigated as widely as possible throughout the City. If cases had been investigated on a basis strictly proportional to low-income population of the eight districts, an undue

percentage of the cases would have been taken from districts IV and V, comparatively few from such districts as I, VI and VIII. In that case the findings of the survey with regard to low-income housing would have been open to the criticism that too much attention has been paid to the oldest sections of the City wherein housing conditions are known to be at their worst. To avoid such a criticism the proportionate basis was not strictly followed but more cases were investigated in the newer and "better" sections of the City than would have been investigated in those sections had a strictly proportionate number been taken. That is to say, in the above table Runnymede and Scarborough districts have a higher representation than the absolute numbers of low-income families in those districts warrant. University in particular, and to a lesser extent Parkdale and Riverdale have a lower representation than, strictly speaking, they are entitled to. The result of this procedure was to weight the results a little in favour of the better sections of the City as against the older sections. That is, in order not to draw its evidence too much from the worst housing areas of the City, the survey went a little far in the opposite direction and took rather too many of its cases from the housing found among the people on low income living in the newer sections of the City. The findings have, therefore, added significance on this account. However unfavourable a picture of low-income housing they may give, it is indisputable that the picture would have been more unfavourable had the cases been drawn from the eight public health districts strictly in proportion to low-income population.

SELECTION OF CASES.

In selecting the cases to be included in the survey, the Committee interpreted the City Council's instructions to report on "the shelter conditions of persons in receipt of an income of \$1,800.00 or less per annum", as meaning that the group to be investigated should consist of families whose chief wage-earner received \$1,800.00 a year or less. The 309 cases discussed in the following sections are all, therefore, families whose chief wage-earner received \$1,800.00 or less per year even though the total income of the family rose above that figure if other sources of revenue were added to the wage of the chief wage-earner.

In these 309 cases it was possible to determine the wages of the head for 286. These wages were distributed as set forth in Table II.

TABLE II.

Wages of Head of Household.

Yearly Wages or Salary of Head of Household	No. of Cases
Under \$50.00	0
Between \$ 50.00-\$ 449.00.....	13
" \$ 450.00-\$ 949.00.....	56
" \$ 950.00-\$1,449.00.....	141
" \$1,450.00-\$1,800.00.....	76
	—
Total	286
No Wages or not given	23
	—
	309

These 286 heads of households receive annually a total of \$334,754.00, or an average income from wages or salaries of \$1,170.47 per year. The group investigated was, therefore, a group in which the head of the household earned an average of \$1,170.00 a year and in which no head earned more than \$1,800.00 a year.

INCOME.

In more than half the households included in the above, the wages of the head were supplemented by money derived from other sources. The two most frequent sources of such extra income were the earnings of working children who pay board to their families, or at least make payments of some kind to them, and the renting of rooms in some form. A breakdown of the 309 cases under these heads gives the result shown in Table III.

TABLE III.

Sources of Income of the Household.

Source of Income	No. of Cases	Percentage of total cases
Households having <i>one</i> source of income only	121	39.2
Households with income from head plus contributions of children but not from roomers, etc.	73	23.6
Households with income from head plus income from roomers, etc. (and in some cases income from children)	115	37.2
	—	—
Total	309	100.0

The above table shows that in estimating the rent-income relation, to count only wages of the head as income is not sufficiently accurate, since such a method fails to take into account the extra sources of income which are present in over 60 per cent. of cases. It was decided, therefore, to count as income

- (i) the wages of the head of the household,
- plus (ii) the sums paid by extra wage-earners into the family fund,
- plus (iii) rent or board paid by roomers, boarders or subtenants.

Thus in Table III above, the first group derives its income from source (i) only. The second group derives its income from sources (i) and (ii) only. The third group derives its income from sources (i) and (iii), or from sources (i), (ii) and (iii). It is obviously desirable that the average incomes of each of these three groups be calculated separately.

Income derived from one source only.

In Table III there appears the group of 121 cases who have only one source of family income, i.e., these are families where there are no contributing children, nor is there any income derived from renting of any sort. Of these 121 cases the incomes of 9 were not given, the average annual income for the remaining 112 cases was \$1,233.07.

Income derived from earnings of head plus contributions of children.

Seventy-three cases of households were found, where younger wage-earners contributed to household expenses. Of these 73, four failed to be specific about the amounts involved. The remaining 69 were used as the "wages plus contributions of children" group and the average total income for this group, counting income derived from both sources was \$1,587.62 per annum. It is, as was to be expected, a considerably higher figure than the average income based upon earnings of the head only and includes, of course, a number of households whose income reckoned in this manner is above the \$1,800.00 limit.

Income derived from earnings of head plus renting or boarding.

Thirty-seven per cent. of the households added to their main source of income some further income derived from renting in some form. The details are summarized in Table IV.

TABLE IV.

Sources of Renting Income.

No. of households containing roomers	48
No. of households containing boarders	19
No. of households sub-letting to other families	48
Total supplementing income by renting in some form ..	115 37.2%
Total not so doing	194 62.8%

	309 100.0%

Of the 115 cases 5 failed to give specific information about the amounts involved. The average total income (earnings plus renting income) for the remaining 110 cases is \$1,600.70 per year.

Overall Average Income.

The survey, therefore, indicates the existence in the low-income population of three classes, those with one source of income only, whose average earnings are \$1,233.07 per year, those with extra income derived from contributions of children whose average income is \$1,587.62 per year, and those with supplementary income derived from renting whose average income is \$1,600.70 per year. It is possible by taking all these cases together to obtain the general or overall average income of the total group. This we label the overall average income (reckoning income derived from all sources) and it works out at \$1,481.56 per annum. This figure then is the average for all classes of cases taken together.

All the above information regarding income of various types is summarized in Table V.

TABLE V.

Average Incomes of Various Classes of Low-Income Population.

Class of Case	No. of Cases	Not Given	Average Annual Income
Households with income from head plus contributions of earning children	73	4	\$1,587.62
Households with income of head plus income from renting in some form	115	5	\$1,600.70
Households with one source of income only	121	9	\$1,233.07
Overall average income from all sources of all cases	309	18	\$1,481.56

Table V shows the average annual income of the various classes of low-income population. It includes both families renting houses and families owning their houses. Since in the next section an analysis of the relation between rent and income will be attempted, it is desirable at this point to include one further subdivision of the average income, namely the average income of the *renting* population with home-owners omitted. This will enable us in the next section to compare the rents paid by various classes of the low-income population with the income received by the *renting* sections of those classes. Hence Table VI is presented in which the categories are the same as in Table V but the families or households who pay no rent have been omitted.

TABLE VI.

*Average Incomes of Various Classes of Low-Income Population
(omitting Owners of Homes).*

Class of Case	No. of Cases	Not Given	Average Annual Income
Households with contributions of children	60	3	\$1,642 15
Households with income from renting in some form	99	4	\$1,621 63
Households with one source of income only	107	8	\$1,249 36
Overall average income from all sources of all classes of renters	266	15	\$1,479 48

RENTS.

Rents do not present the same complications as income does. Rent is simple to define being in effect what a household pays for its housing. Forty-three of the cases investigated were houses owned by the occupier and hence paid no rent, the remaining 266 or 86.1 per cent. of the total, were rented. These 266 tenants paid rents distributed as follows:

TABLE VII.

<i>Rent paid per Month</i>		No. of Cases
Below \$10.00		2
Between \$10.00-\$14.99.....		32
\$15.00-\$19.99.....		93
\$20.00-\$24.99.....		62
\$25.00-\$29.99.....		38
\$30.00-\$34.99.....		12
\$35.00-\$39.99.....		12
\$40.00-\$49.99.....		10
\$50.00-\$59.99.....		0
\$60.00 and over		2
		—
		263
Not given		3
		—
Total		266
		—

Average rent paid \$260.00 a year or \$21.66 per month.

For all rented houses then the average paid in rent was between twenty-one and twenty-two dollars a month. Such a general average, however, obscures certain facts about rent which are implied in the income figures above. The income figures show that there are in the sample numerous families with children paying board to the parents. Such families might be expected to be able and willing to pay higher rents than those which have no children's contributions to add to the family budget. Moreover, another class of the low-income population add to their income by renting rooms, floors, etc., or by taking boarders. It seems reasonable to expect that this group will pay more rent than the average, in order that they may have extra space to sub-let. It is necessary, therefore, to break down the rents for the whole group into those different categories and this has been done in Table VIII.

TABLE VIII.

Average Rents of Various Classes of Low-Income Population.

Class of Case	No. of Cases	Not Given	Average Monthly Rent
Total Renters	266	3	\$21 66
Households with contributions of children	60	3	\$19 70
Households with income from renting in some form	99	4	\$26 66
Households with one source of income only	107	8	\$17 99

RELATION BETWEEN RENT AND INCOME.

In the light of these findings about average rent, it is possible to formulate certain conclusions about the relation of rent to income among the section of the population we are considering. The proportion of income spent upon rent can be most clearly seen in these cases where it is not complicated either by the necessity of providing extra space for board-paying children, or for roomers. That is, the simplest group to take as a basis for discussion is the group of households with one source of income only. For this group, the average income is \$1,233.00 a year and the average monthly rent \$17.99, giving a ratio of rent to income of 17.28 per cent. Without suggesting whether such a ratio is too high or too low, it is instructive to compare the figure with the corresponding figures for the other groups. This has been done in Table IX.

TABLE IX.

Relation of Rent to Income by Groups of the Low-Income Population (Home Owners omitted).

Group	Average Monthly Rent	Average Annual Income	Ratio
Total Renters	\$21 66	\$1,479 48	17.6%
Households with contributions of children	\$19 70	\$1,642 15	14.4%
Households with income from renting in some form	\$26 66	\$1,621 63	19.7%
Households with one source of income only	\$17 99	\$1,249 36	17.3%

It can be seen from Table IX that no one of these groups *as a group* can be said to be paying an exorbitant proportion of income as rent, though it may well be that individual families are so doing without these individual instances showing up in the averages. (See Table X below). Nevertheless, the figures are suggestive in several ways.

(a) The ratio of rent to income paid by the families with one source of income only does not differ greatly from that paid by all renters taken together. That is to say, the figure obtained by omitting the families with roomers and those with contributing children is not altered, except fractionally, if those two groups are included. This indicates a fact that is substantiated elsewhere in this report, that the lower the income of a family, the more proportionately it has to pay as rent. The group with one source of income only has the lowest average income of any of the groups in Table IX, but it pays the same

proportion of its income as rent as does the renting group taken as a whole. It gets less in income than any other group, it pays the same proportion for rent as the total group.

(b) The group with roomers stands highest in all three columns, having the highest average income, paying the highest rent and paying the largest proportion of its income as rent. This is partly due, of course, to the presence in this group of a number of professional boarding houses or rooming houses where higher rents are part of the operating costs of a business. However, there is not a very large percentage of such establishments in the group of households listed as households "with income derived from renting in some form", the number being 10 out of 95. If these 10 cases are omitted from the totals, the proportion of rent to income for the group deriving income from renting in some form still remains as high as 18.6 per cent. It would appear then that this group includes a large percentage of families who have striven to meet the housing shortage by the renting of extra rooms, doubling up of families, etc. By so doing they have increased their income 29.8 per cent. over the families with one source of income only, while at the same time their average rents have been increased 48.2 per cent. over the same group. It follows that in this group, as a much greater proportion of their income is paid in rent, a much smaller proportion of their income is available for other necessities. The tentative, but by no means conclusive finding from these figures would be, therefore, that even after allowing for inclusion in this group of some commercial boarding or rooming houses, nevertheless the group with extra income derived from renting in some form, has had to adopt a lower standard of living, and are to some extent worse off generally than are the families on one source of income only. Renting bigger houses and sub-letting part of them as floors or rooms is not a satisfactory solution to the housing shortage. The families which have adopted it, are, there is reason to believe, rather worse off than families on similar incomes who have not.

(c) The differences between households with one source of income only, and those with contributing children would seem to represent an opposite reaction to present conditions from the group who rent rooms. Whereas the room-renting group have apparently used their extra income to get larger and presumably better housing at the expense of the other items on the family budget, the group with contributing children have not in general used their extra income to obtain larger or better housing, and are, therefore, to be supposed as using the extra income for other purposes. This is suggested because the group with contributing children have an average income which is 28.7 per cent. in excess of the group with one source of income only,

but their average rent is only 9 per cent. in excess of the rent paid by the group with one source of income only. The extra income has clearly not been used for higher rent, though whether this is due to a deliberate refusal to move into larger and better houses or a failure to find any better houses despite an ability to pay for them, is a question that cannot be answered from these figures. It is reasonable to believe that some of these families with contributing children would use the extra income to secure better accommodation if it were obtainable. Some of them do not regard the contributions of the children as permanent, but as likely to end after the war, and hence do not feel justified in moving to a more expensive house. At all times contributions of earning children are but a temporary addition to family income, since the marriage of these children ultimately deprives the family of this source of income. Some (and probably the biggest number) wish to live as a family unit and the contributing children prefer the accommodation, whatever it be, that is provided in their parents' homes, to what they could obtain for the same money if they moved into lodgings.

It should be remembered that this group with contributing children contains a number of cases of recently married women with husbands in the armed forces. These at present are content to remain at home with their parents and appear in this survey as "contributing children". With the return from active service of the husbands such persons will no longer be contributing children but they and their husbands will become married couples looking for houses to make their homes, and some thought should now be given to the future housing needs of this section of the population.

RENT-INCOME RELATION AND FAMILY BUDGETS.

The question of what is a just and reasonable relation between rent and income is one which cannot be answered. Family budgets vary so much at different income levels and living costs rise so steeply for the larger-sized families that no simple formula can be framed to cover the proportion of income that can legitimately be expended upon rent. A small family in the high income brackets might well spend over a quarter of its income for rent without undue hardship. A large family in the poorest classes of the population will often be found to have literally nothing to spend upon rent after other living costs have been taken care of. To illustrate this problem with concrete cases, the Committee has prepared Table X, which while complex, is very instructive on the question.

TABLE X.

Number	Total Number in Family	Annual Income	Annual Minimum Standard Cost of Living without Rent	Amount left when "Minimum Standard" is deducted from Income	Actual annual rent paid	Percentage of Income Paid in Rent	SURPLUS OVER AMT. LEFT when actual rent is paid	DEFICIT UNDER AMT. LEFT when actual rent is paid
1	2	1,248	801	447	260	20.8	187	
2	2	1,196	801	395	252	21.1	143	
3	2	1,300	801	499	180	13.8	319	
4	2	1,300	801	499	192	14.7	307	
5	2	1,196	801	395	300	25.1	95	
6	2	1,640	801	839	264	16.1	575	
7	2	1,144	801	343	216	18.8	127	
8	2	1,300	801	499	300	23.1	199	
9	2	768	801	— 33	246	32.0		279
10	3	1,248	990	258	216	17.3	42	
11	3	1,040	990	50	180	17.3		130
12	3	1,300	990	310	168	12.9	142	
13	3	1,300	990	310	216	16.6	94	
14	3	1,690	990	700	216	12.8	484	
15	3	1,690	990	700	210	12.4	490	
16	4	780	1,179	—399	144	18.5		543
17	4	988	1,179	—191	270	27.3		461
18	4	1,768	1,179	589	240	13.6	349	
19	4	1,508	1,179	329	216	14.3	113	
20	4	1,560	1,179	381	180	11.5	201	
21	4	933	1,179	—246	180	19.3		426
22	4	1,300	1,179	121	300	23.1		179
23	4	1,144	1,179	— 35	216	18.9		251
24	4	1,040	1,179	—139	216	20.8		355
25	4	1,560	1,179	381	192	12.3	189	
26	4	1,404	1,179	225	180	12.8	45	
27	4	1,560	1,179	381	180	11.5	201	
28	4	1,560	1,179	381	270	17.3	111	
29	5	1,248	1,368	—120	300	24.0		420
30	5	1,071	1,368	—297	144	13.4		441
31	5	624	1,368	—744	288	46.2		1,032
32	5	1,300	1,368	— 68	264	20.3		332
33	5	1,450	1,368	82	144	9.9		62
34	5	1,248	1,368	—120	240	19.2		360
35	5	1,300	1,368	— 68	120	9.2		188
36	5	1,560	1,368	192	144	9.3	48	
37	5	1,190	1,368	—178	216	18.2		394
38	5	1,378	1,368	10	180	13.1		170
39	5	1,456	1,368	88	216	14.8		128
40	5	1,664	1,368	296	240	14.4	56	
41	5	1,560	1,368	192	180	11.5	12	
42	5	720	1,368	—648	132	18.3		780

TABLE X—Continued.

1 Number	2 Total Number in Family	3 Annual Income	4 Annual Minimum Standard Cost of Living without Rent	5 Amount left when “Minimum Standard” is deducted from Income	6 Actual annual rent paid	7 SURPLUS OVER AMT. LEFT when actual rent is paid	8 DEFICIT UNDER AMT. LEFT when actual rent is paid
43	6	988	1,557	—569	180	18.2	749
44	6	1,314	1,557	—243	192	14.6	435
45	6	1,560	1,557	3	216	13.8	213
46	6	1,236	1,557	—321	270	21.8	591
47	6	1,612	1,557	55	156	9.7	101
48	6	1,222	1,557	—335	192	15.7	527
49	6	1,508	1,557	—49	180	11.9	229
50	6	1,352	1,557	—205	312	23.1	517
51	6	1,600	1,557	43	195	12.2	152
52	6	1,560	1,557	3	216	13.8	213
53	6	1,430	1,557	—127	240	16.8	367
54	6	988	1,557	—569	248	25.1	817
55	7	1,040	1,746	—706	192	18.5	898
56	7	1,300	1,746	—446	276	21.2	722
57	7	1,800	1,746	54	216	12.0	162
58	7	1,350	1,746	—396	150	11.1	546
59	7	1,716	1,746	—30	240	14.0	270
60	8	1,404	1,935	—531	264	18.8	780
61	8	936	1,935	—999	300	32.1	1,299
62	9	1,560	2,124	—564	216	13.8	795
63	9	1,300	2,124	—824	216	16.6	1,040
64	9	1,800	2,124	—324	216	12.0	540
65	10	1,487	2,313	—826	300	20.2	1,126
66	10	1,560	2,313	—753	192	12.3	945
67	12	1,404	2,691	—1,287	192	13.7	1,479

This table is designed to show the relation between rent and income for a group of actual families covered by the survey. The 67 cases listed are all the cases in the total sample which fulfil the following two conditions:

- (a) they are all cases of households with one source of income only.
- (b) they are all cases of complete and orthodox families, i.e., families consisting of husbands, wives and children.

By this means it was hoped to get a homogeneous group uncomplicated by the presence of contributing children, distant relatives,

boarders, roomers or other unusual combinations. The sixty-seven cases then consist of wage-earners and their wives and children, and are families in which the only income is the wages of the father. In Table X they are grouped by size of the family, there being

- 9 cases of a family of two (husband and wife only)
- 6 cases of a family of three (husband, wife and one child)
- 13 cases of a family of four (husband, wife and two children)
- 14 cases of a family of five
- 12 cases of a family of six
- 5 cases of seven
- 8 cases of over seven.

In column two is given the annual income of each of these families, in column three is given the annual cost of a minimum budget for everything except rent for a family of that size. This annual minimum budget is based upon "The Cost of Living", published by the Welfare Council of Toronto and District and brought up to date for March, 1943, by the Visiting Homemakers' Association. The amounts given represent an absolute minimum, below which health and decency cannot be maintained. Even for these amounts health and decency can be maintained only by careful and thrifty management.

In column four is given the amount left when the amount of the minimum standard is subtracted from the annual income of each family. In column five is shown the actual rent paid and in column six the relation of rent to income in each actual case. From these columns it is possible to see at a glance in each concrete case what each family has left over from its actual income after subtracting what it *should* pay for living costs except rent and what it *does* pay in rent. The result can of course be either a positive or minus quantity and in columns seven and eight these amounts are given, being labelled surplus when they are positive and deficits when they are negative. As the rents given are actually being paid whereas the expenditure for other things given in column three is merely desirable it follows that a deficit means that the families concerned are that much short in their expenditures upon the necessities of life apart from rent.

The results are impressive in their conclusiveness. The families without children with one exception only (that of case 9 who is a wage-earner earning \$16.00 a week) have surpluses, some of them very handsome ones, and the same is true for families with one child, five out of six of which have a surplus. The families with two children however tell another story, just over a half (seven cases out of thirteen) have a surplus, the rest have deficits. With three children only three out of 14 cases have surpluses, all of them small. For families with more than three children not one case of a surplus occurs, every

case of the 25 in these categories showing a deficit, some of them of astronomical proportions. This despite the fact that some of them are paying as little as 9.7 per cent. or 9.2 per cent. of their incomes as rent. Attention might be especially directed to such cases as case 33, a man with wife and three children earning \$121.00 a month who pays as low as 10 per cent. of his income as rent and yet cannot afford the minimum standard of living costs without showing a deficit of \$62.00 a year. Or to case 41, another wage-earner with three children who just manages to break even (and indeed to show a surplus of \$1.00 a month), though he manages to keep his rent costs down as low as 11.5 per cent. of his income. The cases numbered from 55 to 67 reveal a depressing picture, all of them except one would be in the deficit column even if they paid nothing at all for rent, and this applies to families with income as high as \$1,800.00 a year (Case 64, with seven children), or \$1,716.00 a year (Case 59 with five children).

Cases 16 to 28, the families of four, warrant further comment since it is in this group that the break occurs between a majority of surpluses and a majority of deficits. Of the thirteen cases of families of four, seven show a surplus, six a deficit. If they are examined closely the cause of differentiation between the seven with a surplus and the six with a deficit becomes apparent. Of the seven with surpluses the figures for the relation of rent to income are 13.6, 14.3, 11.5, 12.2, 12.8, 11.5, and 17.3, an average percentage of 13.7 per cent. Of the six with deficits the relation of rent to income figures are 18.5, 27.3, 19.3, 23.1, 18.8 and 20.8, the average of which set of figures is 21.3 per cent. With two children then a family can show a surplus and live at least above the minimum standard if it can manage to keep its rent down below 15 per cent. of its income, once its rent gets above that figure its minimum budget for other necessities is cut into by its rent costs.

It appears from the table that married couples without children or at the most with one child, in the lowest income brackets, can afford to pay a reasonable percentage of their income as rent (not above 17 per cent. however if they have a child), and at the same time live within the minimum standard with something left over. Families with two children can also do so in slightly over 50 per cent. of cases, if they are not called upon to pay more than 15 per cent. of their income as rent, but families with more than two children cannot attain those standards even though they pay as low as 10 per cent. of their income as rent.

SUMMARY OF FINDINGS REGARDING RENT--INCOME RELATION.

Summarizing then the findings regarding the relation between rent and income, it is clear that statements of this relation have to be very

general and must be qualified in a number of ways. From all the above figures, however, there would appear to be one fairly definite conclusion, suggested by all the facts cited above. It is to the effect that among the low-income population of Toronto at the present moment, rents bear no constant relation to income, that is, to ability to pay. The low-income population subdivides into four main classes of family or household and these four groups pay noticeably different proportions of their income as rent, while individual cases within any of the four groups also vary widely.

(a) The biggest group is made up of people with one source of income only. The wide variation in the ratio of rent to income paid by households of this group is illustrated by the cases in Table X. The range is from less than 1·10 of income up to 46 per cent. of income paid as rent.

(b) This group subdivides in turn into two sub-groups—those with few or no children, the majority of whom might reasonably be expected to pay a higher rent than they are paying, and those with two or more children who can afford neither what they are paying at present nor considerably less. Ability to pay, then, seems to have little to do with what people are actually paying. The families with one source of income only, are living where they can and paying what they have to, rather than what they are able to pay.

(c) The third and fourth groups are those who have been able to supplement their income, one by accepting the contributions of earning children, the other by renting rooms in some form. Generally speaking, the former group has not increased its rents because of the extra income; as we have seen, this group pays less rent in proportion to their income than any other group in the low-income population. Perhaps one reason why they have not done so is suggested by the experience of the other group, those with roomers. This group has taken bigger and more expensive accommodation than they need, seeking to pay for it by renting rooms, sub-letting to extra families, etc. To achieve this the group on the average pays in rent as high as 19.7 per cent. of its total income, or 18.6 per cent. if professional rooming houses are omitted from the totals. Clearly then the members of this group are not so well off as they would have been had they been able to take houses more suitable to their own household needs, that is had they remained in the group with one source of income only. These latter pay but 17.28 per cent. of their income as rent yet, as Table X shows, most of them find it very difficult to make ends meet even at that figure.

It seems then that of the four groups into which the low-income population can be divided, two are paying well above, and two are

paying well below, that rather vague line called "what they can afford to pay". Many families on a single source of income and many families with contributing children can afford to pay more than they are found to be paying, if, in the first case, the family is very small or if in the second case the extra income brought in by the contributing children is substantial. Large families on a single source of income, and most families with contributions from roomers, boarders and sub-tenants, on the other hand are already paying more and in many cases much more than they can afford.

It is necessary in this connection to remember that in Toronto at present rents are frozen and the population has increased enormously in the past few years. Hence it seems legitimate to believe that a large section of the low-income population has become fixed in whatever accommodation it had at the beginning of the war, while the new population drawn into the City since 1939 have had to take the little that was available in the way of accommodation. What either of these groups now has bears but little relationship to what they can or cannot afford. Many families are paying more, many are paying less. It is a matter of people in the lower incomes renting anything that is rentable, irrespective of its suitability or desirability for their present economic situation. Wages are high, rents are frozen, the City is crowded and the supply of cheap rentable housing is exhausted. Under such conditions the law of supply and demand is no longer working in the low rent housing field. People are living where they can and renting whatever is available, they are not living where or how they want, nor paying what they can afford to.

TABLE XI

Overcrowding - The Whole House

TABLE XIIOvercrowding - The Household

No. of Persons Per Hsld.	No. of Rooms used by Household										Total
	1	2	3	4	5	6	7	8	9	10 & over	
1. - - -	2	3	1		1	1					8
2 - - -	1	3	13	9	8	4	1				39
3 - - -		1	11	7	7	2	2				30
4 - - -		5	12	20	10	10	4				61
5 - - -	1	2	13	20	13	15	2	1			67
6 - - -		2	5	11	12	1	1	2			34
7 - - -			9	7	10	3	1				30
8 - - -			1		3	3	5				13
9 - - -			1	3	2	3		1			10
10 & over			1	1	8	1	5				16
	4	14	54	74	63	68	19	8	3	1	308
	Total not overcrowded - 172 or 55.8%										1
	Total overcrowded - 136 or 44.2% Total										309

DENSITY OF OCCUPANCY.

The data presented in the preceding sections has pointed to the general conclusion that housing difficulties at the present time in Toronto have their most frequent source, not in the matter of rents but in the matter of housing space available. If, as we have suggested, people are interested much more in having somewhere to live, rather than in what they have to pay for it, such a condition ought to show up clearly in the density of occupancy data, and in fact we find that it does show up there. Detailed breakdowns of the overcrowding figures are given in the appendix but some comment seems to be required here. Overcrowding cannot be defined with accuracy or precision, since there are many factors such as size of dwelling unit, size of rooms, etc., involved as well as numbers of people. Nevertheless the Dominion Bureau of Statistics suggests that "one room per person provides a reasonable dividing line (between crowding and non-crowding) for requirements of health, privacy and convenience." As the Bureau points out, "for four and five-person households living in the same number of rooms, it means a minimum of two persons per bedroom with a kitchen and one living room. Otherwise living rooms must also be used for sleeping accommodation." (Housing Census of Canada 1941, Preliminary Report). Taking this standard of one room per person as satisfying the bare essentials of living space, then all households or houses with a higher density of occupancy than one room per person are overcrowded. The findings of the survey for the 309 low-income houses covered by the survey are shown in Table XI. This table shows that nearly one-half of the houses are overcrowded, 161 of them having one room per person or more, 129 of them having less than one room per person.

If, instead of the houses surveyed, the households are taken instead, (a house may contain one or several households), the figures are almost the same, the percentage of overcrowded households being 44.2 per cent., as compared with 44.5 per cent. for overcrowded houses. The breakdown by size of households is given in Table XII.

The figures in Tables XI and XII, showing about 45 per cent. of houses or households as overcrowded, take on significance when they are compared with other figures. The Bruce Report of 1934 adopted the same measure of overcrowding (less than one room per person) and reported that 57.03 per cent. of the poor class homes were overcrowded. This was at a time when a large percentage of the population was on relief, and inability to pay more rent was a decisive factor in keeping the poorer groups in overcrowded housing. To-day, when money is plentiful, the relief rolls at their lowest for many years, and many families able to afford bigger houses, the overcrowding figure is still not far below what it was found to be by the Bruce Report. In 1934 the overcrowded families couldn't move because they could not afford to, to-day they cannot move because they can find no place to move to.

The Dominion Census of 1931 offers another basis of comparison. In 1931 the Census established the following figures for Toronto:

Persons per household	4.10
Rooms per household	5.78
*Rooms per person	1.41

The same figures based upon the present survey are as follows:

Persons per household	4.96
Rooms per household	4.4
Rooms per person76

This means in effect that the number of rooms per person among the low-income group (excluding reliefees) is only half what it was for the City at large in 1931, that conditions to-day for that group are in fact what they would have been if the population of Toronto had doubled since 1931 without any houses at all being built since then.

*Based on the 1941 census the number of rooms has increased equally with the population at large in the past ten years, leaving the proportion of rooms per person the same, thus, 1941 Census:

Persons per dwelling	4.3
Rooms per dwelling	6.1
Rooms per person	1.4

Or again, the significance of the figures can be expressed by saying that to-day among the poorer sections of the population, the same number of people are living in 76 rooms as lived in 141 rooms in the population at large in 1931, or still again that two people are living in the room space occupied by one person thirteen years ago.

The situation outlined above may not be quite as bad as it sounds. The 1931 Census figure was arrived at by taking a sample of all the houses in Toronto, irrespective of income, and, therefore, the figure of 1.41 includes for example, large houses occupied by small families in better class districts. For low-rent houses (fixed at \$15.00 a month or less), the 1931 Census figure was .8 as compared with 1.41 for the whole City and .76 for the present survey. It may be said that this shows very little difference between 1931 and now, as far as the low-rent housing is concerned. This may be to some extent true but the following facts should be borne in mind. The .8 figure for 1931 included reliefees, slums since cleaned up, and only covered houses renting up to \$15.00 a month but not higher. The .76 figure of the present survey excludes reliefees, applies to all sections of the City where low-rent houses are available and includes houses renting as high as \$60.00 a month. Moreover, the .8 figure in the 1931 Census was among the worst for any city in Canada, only one city falling below it, and cities such as Montreal and Hamilton being above it. The conclusion is irresistible, houses renting as high as \$60.00 a month and occupied by families earning as high as \$1,800.00 per year are to-day overcrowded to a noticeably worse extent (.76 to .8), than the worst areas of any city in Canada, including Toronto, in 1931.

This conclusion gains even greater force if viewed in another context. In the course of the survey a small number of schedules, 44 in all, were obtained which showed the housing condition of people whose salaries or wages were above \$1,800.00. These were not considered as falling within the terms of reference of the survey and no use has been made of this material. But these households were found living on the same streets and in the same houses as the main group, and in the present context the information derived from them can be used to throw additional light on the overcrowding problem. These 44 households comprise 245 people living in dwelling units totalling 218 rooms. This gives 5.0 rooms and 5.5 people for the average household of this group, or a ratio of .9 rooms per person. This is the same figure as the 1931 census obtained for the very poorest sections of Montreal and Hamilton. This means that many people in Toronto at the present time, with incomes over \$1,800.00 a year, that is comparatively well-off families or households, are living in conditions of overcrowding exactly the same as the very poorest groups in Montreal or Hamilton in 1931.

The above comparisons it will be noted are with the 1931 Census figures. Comparison with the 1941 Census figures would also be valuable but unfortunately very little of the data collected in the 1941 Census has yet been published, and what little is available for Toronto applies to the City as a whole, whereas information gathered by the present survey applies only to that section of the population whose incomes are \$1,800.00 a year or less. Nevertheless there are a few findings of the 1941 Census which offer significant comparisons with the present data. For Toronto generally, using the standard of one room per person as the dividing line, the 1941 Census found that 12.4 per cent. of Toronto households were overcrowded. The present survey finds that 44 per cent. of Toronto households *in the low-income brackets* are overcrowded on the same standard. That is to say, accepting both findings as accurate, the households of the low-income group covered in the present survey are between three and four times as crowded as the households of the City at large.

The 1941 Census then selects from its totals the "crowded households" for special consideration. It finds that the average number of people per crowded household is 7.1. Table XII (above) shows 136 overcrowded households in the present sample, which households contain a total of 880 persons. This gives an average per crowded household of 6.5. This figure is sufficiently close to the Census figure of 7.1 to indicate the general accuracy of the crowding figures of the present survey, while at the same time the higher figure of the Census would suggest that the overcrowding in Toronto is, if anything, somewhat greater than Table XII shows.

Whatever basis is taken for comparison, the conclusions all point in the same direction. Overcrowding has little to do with income in the group earning below \$1,800.00, or indeed with the group earning somewhat above that. Forty-five per cent. of the low-income houses are overcrowded; 44 per cent. of the households are overcrowded: the number of rooms per person is only half what it was for the City as a whole in 1931. The overcrowding is not confined now, as it was in the days of the Bruce Report, to certain sections, but applies to the low-income group wherever they may live, and it applies also to even middle-income families (those earning between \$1,800.00 and \$2,500.00), many of whom are living in conditions as overcrowded as were the people on relief during the depression.

CONVENIENCES AND HOUSING CONDITIONS GENERALLY.

The low-income group then, is living in greatly overcrowded conditions. As might be expected, not only are they overcrowded, but their standard of housing amenities is very low. The following facts stand out from the mass of data presented in Appendix A.

Condition of House.

47 per cent. of the houses are in poor repair.
23 per cent. of the houses require major repairs.
2 per cent. are condemned but are still being lived in.
42 per cent. of the houses are damp and leaky.

Cellars.

26 per cent. have no cellars or basements.
24 per cent. of those with cellars or basements are damp or flooded.

Vermin.

48 per cent. at least are verminous or were until recent fumigation.
(We say at least 48 per cent., since vermin is a notoriously difficult subject to obtain accurate information about and this figure is the one obtained for those households admitting the presence of vermin in some form).

Heating.

Practically half the houses surveyed, namely 49 per cent. lack central heating.
13 per cent. of the houses contain unheated rooms.

Bathrooms and Toilets.

Nearly one-quarter of the houses, 24 per cent. have no bathrooms, of those households with bathrooms, 39 per cent. share them with other households. 33½ per cent. of the households surveyed do not have exclusive use of a toilet but share one with other households. In 4½ per cent. of cases covered, 10 or more people share the same toilet.

Food Storage.

40 per cent. have no adequate food storage facilities, being reduced to such expedients as the outside window ledge in winter, and keeping the butter and milk under the kitchen tap in summer.

Sleeping Arrangements.

15 per cent. of the households have no living rooms and another 15 per cent. have living rooms which are regularly used for sleeping purposes.

Comment on these figures is unnecessary, their meaning is quite clear as they stand. The conditions in which the low income group in Toronto live at the moment are, in a great number of cases, most undesirable. Not only are the dwelling units overcrowded but they are

very frequently in bad repair, without central heating or bathrooms or satisfactory toilets, verminous, damp, insanitary, and in general unfit for civilized living.

HEALTH AND AMENITY STANDARDS.

It is obvious that many of the undesirable housing conditions reported in the preceding section overlap, some houses, for example, being lacking in certain things but not deficient in others. The above percentages, therefore, give only a partial picture of actual housing conditions; and moreover, there is a danger that the story they tell may be brushed aside with the comment that no house is perfect in all respects and there may quite well be some little thing wrong with a great number of them without their overall, or general condition, being unsatisfactory. Lest such an impression should be drawn from the last section, the committee has attempted to analyze the figures according to a minimum standard of health conditions and "living amenity" conditions, with a view to determining how many of the houses surveyed reached such a standard. In so doing, the present survey is following an example set by the Bruce investigation, and the health and amenity minimum standards followed here are modelled, with only minor changes of detail, upon those set up by the Bruce Report.

The Bruce Committee "found it wise to formulate two minimum standards in order to classify the houses which fell within the Committee's survey. These standards are a minimum standard for health and decency and a minimum standard of amenities. The former seeks to establish a minimum below which any house may definitely be considered dangerous to the health of the occupants or incompatible with decency, self-respect, and tolerable privacy in their conduct of life, assuming reasonable care and effort on their part; the latter includes those additional items of comfort at home and satisfactory environmental conditions which Canadian customs and standards demand" (p. 124). The present Committee saw no reason to alter these standards. They are as follows:

Minimum Standard of Health.

A house must be

- (a) Free from serious dampness and with adequate protection from rain, snow and wind.
- (b) Adequately lighted, ventilated and heated in winter.
- (c) Properly drained and furnished with sanitary conveniences including at least an inside sink with water tap and escape-pipe, a bath or basin and separate closet accommodation, with entrance from within the house.

- (d) Equipped with facilities for the preparation, cooking and storage of food.
- (e) Capable of being kept free from rats and other vermin.

Minimum Standard of Amenities.

The standard of amenities is slightly more difficult to reach. To reach it a house must have all five of the above requirements *plus* the following five additional ones:

- (a) central heating,
- (b) a cement cellar,
- (c) entire freedom from vermin,
- (d) complete inside plumbing,
- (e) individual cooking arrangements for each household.

These two standards are not unduly high or ideal. It is difficult to argue that a house lacking any one of the above ten essentials can be considered a satisfactory place for human living in a modern city. It was thought a worthwhile procedure, therefore, to subject all the 309 houses covered by the survey to this two-fold test of health and amenities, in order to determine to what extent the housing of the low-income population came up to these minimum requirements. For various reasons, the houses lived in by the people on relief (dealt with in Part II of this Report) were not included in this evaluation, mainly because of the high proportion of people living in single rooms found among the relief group. Had they been included an even more disturbing picture would undoubtedly have emerged.

If it be agreed that the standards set forth above are very modest and minimal standards, then the results of comparing the 309 low-income houses with those standards are rather overwhelming. The main result is shown in Table XIII.

TABLE XIII.

Low-Income Houses Compared with Minimum Standards of Health and Amenities.

Below Health Standard	255	82.5%
Above Health Standard but below Amenity Standard	36	11.7%
Below one or both Standards.....	291	94.2%
Above both Standards	18	5.8
	309	100.0%

It may be argued that this appallingly high percentage of unhealthy houses is due to the inclusion in the health standard of "adequate food storage facilities", which is strictly speaking not so much a matter of housing as of house furniture, and that it is the inclusion of such an item in the minimum standard that brings about the high percentage of houses below the standard in Table XIII. To check upon the validity of such an argument the food storage criterion was omitted from the minimum standard of health and only the other four criteria used. Using this modified and "watered down" standard of health, the total cases were re-examined, with the results set forth in Table XIV.

TABLE XIV.

Low-Income Houses Compared with Minimum Standards of Health and Amenities. (Food Storage Facilities Omitted.)

Below Health Standard	241	78.0%
Above Health Standard but below Amenity Standard	46	14.9%
—	—	—
Below one or both Standards.....	287	92.9%
Above both Standards	22	7.1%
—	—	—
	309	100.0%

The "Adequate food storage" item, then is not a major factor in bringing about the high percentage of failures to meet the health minimum. Omitting it entirely does not lessen the percentage of failures very greatly.

The Bruce Report in 1934 found that 96.1 per cent. of the poorer housing in Toronto failed to reach their standards. Using the same standards as the Bruce Report, the present survey finds that 94.2 per cent. of the houses occupied by the people on low-income are deficient in some essential item of healthy and decent living. Using a watered down set of criteria the percentage of deficiency is still as high as 92.9 per cent. Such figures as these indicate little or no improvement since 1934, and when it is taken into account (a) that the above finding does not include the houses of people on relief; (b) that the present survey is deliberately weighted against too much emphasis on the older and poorer sections of the city; (c) that the Bruce Report findings were obtained by deliberately seeking out the worst housing areas, the present investigation was not seeking bad housing but merely the houses, wherever they were and whatever they were, of people earning \$1,800 a year and below, then there is clearly no escape from concluding that the housing condition of Toronto to-day is certainly as bad as it was in 1934.

By Public Health Districts the sub-standard houses are distributed as shown in Table XV.

TABLE XV.

Dwellings Classified according to Minimum Standards of Health and Amenity, by Public Health Districts.

District	Total	Above			No.	Per Cent.	No.	Per Cent.
		Below	Health, below	Below one or both				
1. Runnymede	25	19	5	24	96	1	4	
2. Parkdale	44	37	5	42	95	2	5	
3. Hillcrest	20	17	2	19	95	1	5	
4. University	38	33	3	36	95	2	5	
5. Moss Park	77	71	3	74	96	3	4	
6. Yorkville	29	24	2	26	90	3	10	
7. Riverdale	42	32	6	38	90	4	10	
8. Scarboro	34	22	10	32	94	2	6	
	—	—	—	—	—			
	309	255	36	291			18	

Compared with the Bruce findings by districts (Bruce Report p. 133), the situation has deteriorated in almost every section of the City. In Table XVI, the proportions of houses not reaching the health standard are given by districts according to the Bruce findings and the present findings.

TABLE XVI.

Percentage of Houses below Health Standard and below both Standards as found by Bruce Report and by Present Survey. (By Districts.)

District	Below Health Standard		Below one or both Standards	
	Bruce Rep.	Pres. Survey	Bruce Rep.	Pres. Survey
Runnymede	42.4	76	63.6	96
Parkdale	72.8	84	95.6	95
Hillcrest	47.4	85	86.8	95
University	70.3	87	96.4	95
Moss Park	84.1	92	98.8	96
Yorkville	79.7	83	97.7	90
Riverdale	78.0	76	95.1	90
Scarboro	69.4	65	93.9	94

In some districts such as Runnymede and Hillcrest the deterioration shown in Table XVI is very marked. In few cases is there any noticeable improvement unless the slight changes in both figures for

the Riverdale district and the negligible changes in the "both standards" figures for Yorkville and Moss Park be hailed as indications of improvement.

CONCLUSIONS.

The particular findings regarding the low-income group have been suggested at various points in the foregoing sections. They need only to be summarized here:

(a) The relation of rent to income is capricious and variable, certain sections of the low-income population paying much more than they can reasonably afford, other sections paying much less, and the whole rent picture giving an impression of confusion, arbitrariness, accident, and luck good or bad, in what particular families have been able to get in return for any arbitrary figure which they pay as rent.

(b) The houses occupied by people on low-income are greatly overcrowded, the whole low-income group in any part of the City living in conditions at least as crowded as the worst housed sections of the City were a few years before the present war.

(c) The type of houses occupied by people on low-income are of the worst possible description, many of them lacking in the elementary requirements of a house, and over 90 per cent. of them falling below a standard of health and amenity that only includes the barest essentials. In this respect no improvement can be found over the conditions described in the Bruce Report of 1934.

(d) Many of the people living in such conditions wish to move, a certain proportion of them, at least, can afford to move. Unlike the conditions revealed by the Bruce Report, where they were endured because the families enduring them could afford no better, the rent and income data in the present survey indicate that at the present time many families could avoid living in such houses if better housing were available. The general conclusion is perfectly clear, the above conditions are endured, in far too many cases not through abject poverty, but through an absence of anything better for the families to move into.

(e) The families which could afford to move if better housing were available are, however, families which contain more than one wage-earner. Among families with one source of income only (the wages of the father), most families with two or more children cannot afford to pay even the very low rents which they do pay for the miserable accommodation they get. Since "one-source-of-income-only" fam-

ilies represent the most normal type of family, and would form a much larger proportion of the low-income group in a peacetime economy, it is clear that the housing needs of such families cannot be met except by some form of public housing.

PART II. THE RELIEF GROUP.

Introduction.

The sample of the people on relief in the City has to be analyzed separately, since the living conditions of this group are significantly different from those on low income. At the time when the present investigation took place the relief rolls were near their lowest point for many years. The individuals on relief therefore, were for the most part those unable to obtain employment even under present employment conditions, and can justifiably be regarded as unemployable under any conditions. Such individuals are what might be called the permanently handicapped; elderly women living alone, without income, pension or contributions of children; deserted wives with or without children; men crippled or in permanent ill-health, and similar cases. This group then should not be taken as typical of anything except itself. It represents that hard core of unemployables who can do little or nothing to improve their own living standards, and who are directly dependent upon the community for subsistence. The living standards of such a group tend to deteriorate in prosperous times, since living costs rise and standards of relief tend to remain fixed or to be raised only with extreme slowness. Lest it be thought that the number of such people in the population is negligible, it is worth pointing out that the relief list used in this survey (that of October 31, 1942), contained 3,361 names. A ten per cent. sample of this list showed that although two-thirds of the "households" listed were made up of single individuals living alone and were therefore, "households" of one person, nevertheless the total number of individuals living in 336 households was 590, which indicates a total relief population (adults and children) of 5,900. This would indicate that even under conditions of so-called "full employment", unemployables and children dependent upon unemployables constitute somewhere around one per cent. of the population of Toronto.

Method of Sampling.

The ten per cent. sample used in the present survey was taken from the Department of Public Welfare relief roll as of October 31, 1942. The proportion of the relief population residing in each of the public health divisions of the City was determined and every tenth

name in each district was taken in alphabetical order and listed for special investigation. The figures were as shown in Table XVII.

TABLE XVII.

Public Health District	No. of Names on Roll	Sample
1. Runnymede	143	14
2. Parkdale	476	48
3. Hillcrest	463	46
4. University	511	51
5. Moss Park	902	90
6. Yorkville	256	26
7. Riverdale	389	39
8. Scarboro	221	22
	—	—
	3,361	336

Every name on the relief list represented a household, even though it might consist of a single individual. The investigators were instructed to contact and obtain full information regarding the housing condition of that particular person or family. Where the person listed could not be located, owing to death, removal or other causes, the next name on the list for the same district was substituted for the missing one. The 336 households contacted are therefore a true random sample of the relief population drawn from the eight public health districts in the correct proportion to the relief population.

The Schedule.

The schedule used for the relief group necessarily differed in certain respects from that used for the low-income group. The chief difference was in the matter of income. Eighty per cent. of the people surveyed were on full relief, hence their income is not a matter into which enquiry needs to be made. It is fixed by the relief standards of the City. Detailed information, therefore, regarding income was not asked for. Moreover, in contacting particular individuals, or specified families, as the investigators were required to do in the case of the relief group, attention became focussed upon the housing situation of that particular individual or family, rather than upon the whole house, as had been the case in the low income enquiry. This resulted in greater information being obtained about particular rooms or particular dwelling units than had been the case with the low-income group. In the results which follow, therefore, it is not always possible to present the findings for the relief group under precisely the same heads as were used to present the findings for the low-income group.

The "Single Individual" Problem.

Another factor preventing the results of the two enquiries from being directly comparable at all points was the relatively small number of families among the relief group. The following table shows the composition of the relief "households":

TABLE XVIII.

	No. of Persons per Household		No. of Persons per Household
1 person	221	7 persons	2
2 persons	52	8 persons	4
3 persons	28	9 persons	0
4 persons	17	Over 9 persons.....	2
5 persons	7		—
6 persons	3	Total	336

Thus about two-thirds of the reliefees interviewed were single individuals, mostly women, living alone. The great proportion of these rented a single room. Single women living in a single room constituted, therefore, the great majority of reliefees and any conclusions about the relief group generally, should take cognizance of that fact.

RENT AND INCOME.

In view of the facts cited above, no satisfactory generalization can be made of the relation of rent to income among the relief group. The income received by them and the rents paid by or for them are fixed in a somewhat arbitrary manner by the department of Public Welfare. Whether they can afford to pay more or whether they are paying too much rent become pointless questions under such circumstances. Merely for the record, the rents paid by them are appended in the following table:

TABLE XIX.

Rents Paid by Relief Recipients.
(per month)

Amount of Rent	Number
Nothing	25
\$ 1.00 to \$ 9.99	161
\$10.00 to \$14.99	56
\$15.00 to \$19.99	31
\$20.00 to \$24.99	19
\$25.00 to \$29.99	15
\$30.00 to \$34.99	8
\$35.00 to \$39.99	1
\$40.00 to \$49.99	1
 Total	 317
Homes owned	19
 Average rent paid by or for reliefees.....	 \$11.50
Percentage of home owners.....	5.6%

The above table shows the rents paid *by or for reliefees*, it does not show the rents paid for houses in which reliefees rent a room or rooms, nor does it show what the rents of households may be with whom reliefees are boarding or living.

DENSITY OF OCCUPANCY.

Only a qualified statement can be made about overcrowding among the relief population, since the figures are so weighted by the single women living in one room. In Table XX, the findings of the survey on this point are set out in a manner designed to show the relation between the number of persons in the relief household and the number of rooms occupied by those persons.

TABLE XX

Overcrowding - Relief Households Only

No. not overcrowded - 284	84.5%
No. overcrowded - <u>52</u>	15.5%
	<u>336</u>

Persons	Rooms										
	$\frac{1}{2}$	1	2	3	4	5	6	7	8	9	
1	7	195	13	5	1						221
2	1	5	19	17	4	3	3				52
3		5	8	8	4	2	1				28
4		1	1	11	2	2					17
5			3	1	2	1					7
6			1		1	1					3
7		1			1						2
8		-	.	1	1	2					4
9											0
10 & over					1					1	2
	8	206	42	45	13	13	8			1	336

Taking the same basis of adequate space as we took in Part I, namely one room per person, only 52 of the households or 15.5 per cent. are overcrowded. This figure is well below the 45 per cent. of the low-income group. But it does not mean that the relief group are three times better off in their space situation than the low-income group. The tables show that 195 of the total cases are single individuals living in one room. This group distorts the true situation and prevents Table XX being comparable with the overcrowding tables given in Part I. (Tables XI and XII, on pp. 26, 27.) What the situation really is among *families* on relief, as distinct from single individuals on relief, can be seen by disregarding the 221 single individuals in

Table XX, and directing attention to the remaining 115 cases, which are households of two or more persons. If these are examined it will be found that:

Of 115 households of two or more persons,	
45 have less than one room per person, or	39% are overcrowded.
Of 63 households of three or more persons,	
39 have less than one room per person, or	62% are overcrowded.
Of 35 households of four or more persons,	
26 have less than one room per person, or	74% are overcrowded.
Of 18 households of five or more persons,	
13 have less than one room per person, or	72% are overcrowded.

Granted that in the bigger households the number of cases is comparatively small, nevertheless the inescapable conclusion is that the larger families who are unfortunate enough to be on relief in Toronto at present, are living in conditions of extreme overcrowding. Of the families numbering more than three persons, only one family out of every four has been able to find accommodation giving it an average space of one room per person.

CONVENiences AND HOUSING CONDITIONS GENERALLY.

Under this head it is possible to be more specific than was the case with regard to rent and income, since bad housing conditions remain bad housing conditions whether the case investigated is a family or a single individual on relief living in a single room. The full details of the housing of the relief group are in Appendix B, but the following facts are outstanding:

Condition of House.

- In 46.7% of houses the walls were in poor condition or needed major repairs.
- In 42.9% of houses the roof was in poor condition or needed major repairs.
- In 37.5% of houses the foundations were in poor condition or needed major repairs.
- 5.7% of houses had no cellars or basements and 37.5 per cent. of those which had cellars or basements were reported in a damp or flooded condition.
- 17.8% of the houses were damp or leaky.
- 29.5% of the houses lacked central heating.

Living Conditions.

- 8.3% of the houses contained no bathroom or bath.
- 69.7% of the households share a bathroom with others.

73.5% of the households share a toilet with others.

35.8% contain vermin or did until recent fumigation.

24 households contain rooms that are unused in winter because they are too cold.

7 households contain rooms in use without a window.

40 households contain rooms in use that need artificial light during daylight hours.

10.4% having living quarters in the attic.

2.1% having living quarters in the cellar.

Cooking and Food Storage.

32 % of households have no use of a kitchen.

13.7% of the remainder share the kitchen stove with other households.

55 % have no adequate food storage facilities (i.e. neither mechanical refrigeration nor ice box of any kind).

20.2% do their laundry in the bathtub.

11.3% do their laundry in the kitchen sink.

Sleeping Arrangements.

In 25.9% of households the living room is regularly used for sleeping purposes.

In 33 % cooking and sleeping regularly is done in the same room.

In 15.8% adults and children sleep in the same room.

19 cases were found of people sleeping regularly in makeshift beds.

10 cases were found of 3 or more people sleeping in a double bed.

8 cases were found of 2 or more people sleeping in a single bed.

It will be noticed that in several of the above items the percentage of unsatisfactory conditions is lower than it is for the low-income group. This is understandable in view of several facts:

(a) A majority of the relief population live near the central part of the city in large old houses in which they rent a room or rooms. In such houses, many of which have seen better days, there is almost certain to be a cellar, central heating facilities are the rule, and somewhere in the house (though not necessarily conveniently situated for the roomers), there will be at least one bathroom and one toilet. It is in these respects that the relief group is rather better off, or less badly off, than the low-income group; 5.7 per cent. of the relief group having no cellars, for instance, as compared with 26 per cent. for the low-income group; 29.5 per cent. lack central heat as compared with 49 per cent. of the low-income group, and 8.3 per cent. lack bathrooms as compared with 24 per cent. of the low-income group. The contrast

between these two sets of figures again directs attention to how badly housed are the people in the low-income group, in certain important respects they are much worse off than the people on relief.

(b) - A contributing factor to the above is the activity of the Housing Officer of the Toronto Department of Public Welfare, among whose duties is that of securing as good accommodation as possible for those on relief. The activities of this officer have resulted in the reliefees as a group (particularly the single elderly women) being rather better housed than they would be if left to their own resources to find accommodation.

(c) A second contributing factor is the length of residence in the City of the reliefees and their consequent knowledge of the cheap room situation. An analysis of their moves in the last five years shows that 30 per cent. of them have lived at their present address for over four years, whereas only 16 per cent. of them have moved into their present abode within the past year, and another 14 per cent. within the last two years. (See Table XXI).

TABLE XXI.

Length of Residence of Relief Group at Present Address.

Under 1 year	54	16.2%
About 1 year	49	14.6%
Between 1 and 2 years.....	65	19.5%
Between 2 and 3 years.....	45	13.8%
Between 3 and 4 years.....	18	5.4%
Over 4 years	102	30.5%
	333	100.0%
Not given	3	
Total	336	

These figures would appear to demonstrate that many of the relief population found relatively satisfactory accommodation, particularly in the cheaper rooming houses, some years ago, before the housing shortage in Toronto reached its present acute phase, and have clung to those rooms ever since. This would be borne out by the verbal reports of several of the investigators, who reported the complaints of landlords or landladies that they could now obtain a higher rental for the rooms occupied by old Mrs. So-and-So if the room became vacant, but as she had been there a long time and could find nowhere else to go they hesitated to turn her out.

Despite the large proportion of the relief group who have lived in their present quarters for four years or longer, nevertheless 82 of them, or 25.1 per cent. wish to move, though only 16 per cent. of them have actually looked for better accommodation.

The high demand for one-room accommodation among the relief group, the activity of a City Hall official and the length of residence in the City of the people on relief have all combined to cause this section of the population to be housed in habitations that in some respects show fewer bad features than the low-income figures show. This is particularly true of the type of house lived in, but it must be stressed that the "single room with a gas ring", much in demand by members of the relief group, would not be at all suitable for a low-income family, or indeed a family of any kind, even were such rooms available in much greater numbers than they actually are.

It will be noticed from the summary on page 42 that the slight superiority of the housing conditions of the relief group is only in certain items. In a much greater number of items the condition of the relief group compares unfavourably with the condition of the low-income group, bad as the latter may be. The type of house lived in by people on relief will usually contain central heating, a bathroom and a toilet, both the latter shared among many individuals. Nevertheless, such houses will be in poor repair (46 per cent.), have a damp or flooded cellar (35 per cent.), be verminous (36 per cent.) and have bathroom and toilet unsatisfactorily located. The room or rooms in such houses occupied by the relief individuals or families will be lacking in food storage facilities (55 per cent.), will have no use of a kitchen (32 per cent.) or will share a kitchen stove with other households (14 per cent.). The washing will be done in the bathtub (20 per cent.) or in the kitchen sink (11 per cent.), in 16 per cent. adults and children will sleep in the same room, and in 33 per cent. cooking and sleeping have to be done in the same room. Clearly such conditions as these more than outweigh the slight superiority of the relief group's housing in the few respects mentioned in the last paragraph.

CONCLUSIONS.

In general then the findings from the investigation of relief households would appear to be as follows:

(1) As the great majority of the unemployed at present are elderly women living alone, any findings about their housing do not apply to the population at large, since the population at large is composed of families who wish to live as families.

(2) The families on relief are grossly overcrowded, and the accommodation occupied by the single individuals on relief, while per-

haps not impossible for people so situated is a type of accommodation completely useless for family living of any sort.

(3) The details of the housing conveniences, amenities, etc. of the relief group bring out the same fact as similar details for those on low income; they reveal the existence in Toronto of a mass of unsatisfactory houses, in most respects the differences between the details for the relief group and the details for the low-income group are negligible or to be explained by the different type of housing required by the two groups.

(4) There is no hope of the housing shortage in Toronto being alleviated in any way by changes in the accommodation or constitution of the relief population. In the first place the relief group consists almost entirely of unemployables who are not likely (under any circumstances) to become employed or to move from the city, and in the second place even if the whole relief population disappeared overnight, all that would be left vacant would be a considerable number of single rooms suffering from the defects described in Part II, and completely useless for family living, and a negligible number of larger dwelling units most of them suffering from the same defects.

PART III. THE TWO GROUPS CONSIDERED TOGETHER.

Introduction.

It has been pointed out that there were differences between the schedules used for the low-income and relief groups, as well as differences in the means taken to sample the two groups. It follows, therefore, that the information collected concerning the two groups has had to be presented separately, and many of the general statements which can be made about one group cannot be made about the other. The two sets of information cannot be put together at all points. However, at the conclusion of the survey, the Committee had in its possession details about 645 Toronto houses, made up of 309 occupied by members of the low-income group and 336 in which dwelt persons or families on relief. In addition it had details of 44 other houses occupied by people whose wages were above the \$1,800.00 limit set by City Council. It was considered desirable to collate all this information under those headings which were common to all the groups and it is with such a compilation that this present section is concerned.

There are two heads under which these 645 houses can be considered together, namely Condition of Houses, and Density of Oc-

cupancy. These two heads are applicable because we are concerned in this section with houses *as houses*, irrespective of the incomes, subdivisions into households or families or roomers, etc., of the individuals who live in them.

CONDITION OF HOUSES.

The detailed figures for the condition of the 645 houses comprised in the two main groups are presented in Appendix C. The information there shows that a high proportion of the houses visited during the survey are unsatisfactory houses. Less than half are in good repair, almost one-third are damp, well over a third are infested with vermin, 40 per cent. lack central heating, only a little over half have satisfactory cellars, 16 per cent. lack bathrooms, and 20 per cent. have inadequate toilet facilities.

DENSITY OF OCCUPANCY.

As has already been said (Part I, page 27), there are two ways of arriving at an index of density of occupancy. One is the rough and ready standard of one room per person as adequate, with the corollary that all households with less than one room per person are overcrowded. The other method is to divide the number of rooms in the house (or household) into the number of persons in the house (or household), the resulting figure giving the number of persons per room. In Table XXII the latter method has been followed for both groups and there has been added for comparative purposes the 44 cases mentioned earlier of families with wages above \$1,800.00, who were strictly speaking, not part of the survey but who were investigated inadvertently. The resulting table shows the differences then between the three groups, as well as the figure for 668 cases of all kinds.

TABLE XXII.

House Population of All Groups.

Group	No. Houses	No. Rooms	No. Persons	Persons	
				Per Room	
Above \$1,800.00	44	248	252	.984	
Low-income Group	290	1,686	1,739	.969	
Relief Group	334	2,255	2,236	1.008	
—	—	—	—	—	—
Total	668	4,189	4,227	.991	

Note: The above figures do not coincide in all respects with the figures given in Part I, pp. 29-31. This discrepancy is to be explained by the fact that the figures in Part I are based upon households, the figures in Table XXII are based on *the whole house*.

It will be seen that in the group comprising all the houses visited during the survey, the average density of occupancy falls below one person per room. The houses occupied by wage-earners under \$1,800.00 are only very slightly better off, and the relief population (due clearly to the predominance of rooming houses among them), are the best off.

If the other method of showing overcrowding is followed, namely that of comparing houses of various sizes with house-populations of various sizes, the result is as shown in Table XXIII.

TABLE XXIII
OVERTROWDING - ALL HOUSES

		No. of rooms occupied in whole house										
		1	2	3	4	5	6	7	8	9	10 & over	TOTAL
No. persons resident in whole house	1	2	2		1	1						8
	2		2	10	10	10	7	1				40
	3		2	2	15	12	15	2				48
	4		1	4	14	21	30	12	5	3		90
	5			1	23	24	44	7	5	1	1	106
	6				10	13	40	15	10	6	1	95
	7				6	10	27	11	14	2	5	75
	8					2	22	22	12	7	4	69
	9					3	11	5	9	6	5	39
	10 & over				1	4	16	9	20	13	35	98
TOTAL		2	7	19	79	100	213	84	75	38	51	668

Total not overcrowded - 434 or 65%
Total overcrowded - 234 or 35%

The 668 cases here include all houses visited by the investigators for the survey, whether they are occupied by low-income families, people on relief, or the small number investigated whose income is a little above \$1,800.00. We thus get an overall figure of overcrowding of 35 per cent. of the houses visited. This is an extremely high figure when it is remembered that half the houses visited contained members of the relief population, who are as a group not overcrowded because of the high incidence among them of single women living in one room.

CONCLUSION.

In the course of the survey the investigators visited and obtained detailed information about 668 houses in all parts of the city, and

occupied by people ranging from families with incomes as high as \$2,500.00 down to individuals and families on relief. Of these houses 57 per cent. were in poor repair or worse, almost 30 per cent. were damp, 36 per cent. at least were verminous, 39 per cent. lacked central heating, 43 per cent. either had no cellars or unsatisfactory cellars, and 16 per cent. lacked bathrooms. Of the households living in these houses 20 per cent. had unsatisfactory toilet facilities and 48 per cent. had either inadequate facilities for food storage or none at all. In addition to these inadequacies as houses, 35 per cent. of them were overcrowded. These figures alone, irrespective of the other findings of this report, should establish the existence of a serious housing problem in Toronto.

APPENDICES.

APPENDIX A.

STATISTICAL SUMMARY OF CONDITIONS IN TORONTO.

Low-Income Group.

Type of Building.

Single House	75	24.7%
Semi-detached	97	31.9%
Section of row	132	43.4%
	—	—
	304	100.0%
Not given	5	
	—	—
Total	309	100.0%

Principal Material Used.

Brick	165	53.4%
Wood	35	11.3%
Stone	0	0.0%
Stucco	96	31.1%
Other	13	4.2%
	—	—
Total	309	100.0%

No. of buildings with business in building.....	13
Percentage of buildings with business.....	4.3%

Type of Dwelling Unit occupied by main household in building.

House or apartment	257	83.18%
One or more floors	12	3.89%
Rooms	40	12.93%
	—	—
Total	309	100.00%

General State of Repair of Building.

Good	84	27.5%
Poor	143	46.9%
Major repairs needed	71	23.3%
Condemned but inhabited	7	2.3%
	—	—
Total	305	100.0%
Not given	4	

Cellar or Basement.

None	81	26.2%
Yes	228	73.8%
	—	—
Total	309	100.0%

Condition of Cellar or Basement.

Damp	33	14.5%
Flooded	22	9.7%
Satisfactory	173	75.8%
	—	—
Total	228	100.0%

Adequate Cellar Facilities.

No cellar	81	26.2%
Unsatisfactory cellar	55	17.8%
Adequate	173	56.0%
	—	—
Total	309	100.0%

Smell Inside or Outside.

Inside	61	19.7%
Outside	29	9.4%
No smell reported	219	70.9%
	—	—
Total	309	100.0%

Dampness of House.

Damp or leaky	130	42.1%
Dry	179	57.9%
	—	—
Total	309	100.0%

Verminous Conditions.

Vermin now	134	43.4%
Vervin until recent fumigation.....	16	5.1%
Vermin not reported	159	51.5%
	—	—
Total	309	100.0%

Type of Vermin.

Rats	55	17.8%
Bedbugs	66	19.2%
Cockroaches	80	25.0%
Other	29	9.4%

Heating, etc.

Central	155	50.1%
Stove of some type.....	153	49.9%
.....	—	—
	308	100.0%
Not given	1	
No. of dwellings containing unheated rooms..	42	13.6%

Toilet and Bathroom Facilities.

Has bathroom	235	76.1%
No bathroom	74	23.9%
.....	—	—
Total	309	100.0%

Use of Bathroom.

None	74	23.9%
Shared	92	29.8%
Exclusive use by household.....	143	46.3%
.....	—	—
Total	309	100.0%

No. of households with hot water laid on..... 175
 Percentage of such households to total households..... 56.6%

Toilet.

Shared	103	33.3%
Exclusive use by household.....	206	66.7%
.....	—	—
Total	309	100.0%

Location of Toilet.

Unsuitably placed	20	6.5%
Inefficient or in bad repair.....	35	11.3%
Outside only	2	.6%
.....	—	—
Total not satisfactory	57	18.4%
Total reasonably satisfactory	252	81.6%
.....	—	—
Total	309	100.0%

No. of households in which toilet is shared by more than ten individuals	14
Percentage of such households to total households.....	4.5%

Food Storage Facilities.

Icebox of some form.....	171	55.9%
Mechanical Refrigerator	14	4.6%
None or inadequate	121	39.5%
Total	306	100.0%
Not given	3	

Cooking Facilities.

Stove	307	99.4%
Grill or ring only.....	2	.6%
Total	309	100.0%

Stove.

For exclusive use by household.....	293	95.4%
Shared with other households.....	14	4.6%
Total	307	100.0%

Living and Sleeping Arrangements (General).

	Number	%
Households without living rooms.....	47	15.2
Households with living rooms regularly used for sleeping.....	48	15.5
Households wherein sleeping and cooking regularly take place in the same room.....	9	2.8
Households containing rooms without window.....	4	1.3
Households wherein adults and children regularly sleep in same room	111	35.92
Households where people regularly sleep on couches or makeshift beds	57	18.3
Households where beds are used both day and night by different shifts of people.....	2	0.6

Composition of Low-Income Families.

	Number in Household.									Total
	1	2	3	4	5	6	7	8	over 8	
No. Cases	8	36	32	62	67	33	31	13	26	308
Number of Rooms in Dwelling Unit.										
No. Cases	4	14	56	70	65	69	19	8	4	309

Nationality of Head of Household.

Canadian	116	39.6%
British	131	44.7%
Hebrew	8	2.7%
Other	38	13.0%
	—	—
Total	293	100.0%
Not given	16	

Home Ownership.

Owned by occupant	43	13.9%
Rented by occupant	266	86.1%
	—	—
Total	309	100.0%

Moves in Preceding Year.

None	255	82.5%
Once	45	14.6%
More than once	9	2.9%
	—	—
Total	309	100.0%

Tried to move but unable to find better accommoda-		
tion	32	10.4%

Rent and Income Data.

Total Renting	267	
---------------------	-----	--

Rent Paid per Month.

Below \$10.00	2	
Between \$10.00-\$14.00	32	
" \$15.00-\$19.00	93	
" \$20.00-\$24.00	62	
" \$25.00-\$29.00	38	
" \$30.00-\$34.00	12	
" \$35.00-\$39.00	12	
" \$40.00-\$49.00	10	
" \$50.00-\$59.00	0	
\$60.00 and over	2	
	—	—
Total	263	
Not given	3	
	—	—
	266	

Average Rent from these rents..... \$21.66 per month.

Wages of Head of Household—Per Annum.

Under \$50.00	0
Between \$50.00-\$149.00	13
" \$450.00-\$949.00	56
" \$950.00-\$1,449.00	141
" \$1,450.00-\$1,800.00	76
 Total	 286
Not given or no wages.....	23
 Average wages of head of household.....	 \$1,170.47 per year or \$ 97.54 per month

APPENDIX B.**STATISTICAL SUMMARY OF CONDITIONS IN TORONTO.****RELIEF GROUP.***Type of Dwelling Unit Occupied by Relief Household.*

House or apartment	114	34.0%
One or more floors.....	23	6.8%
Room or rooms	199	59.2%
 Total	 336	 100.0%

Type of Building in which the dwelling unit is situated.

Single house	70	20.8%
Semi-detached	146	43.5%
Apartment house	23	6.9%
Section of row	97	28.8%
 Total	 336	 100.0%

No. of buildings containing business in building..... 32

Percentage of buildings containing business..... 9.5%

State of Repair of Building inhabited by Relief Group.

	Good Condition		Poor Condition		Major Repairs Needed		Condemned	
Walls	179	53.3%	108	32.1%	45	13.4%	4	1.2%
Roof	192	57.1%	96	28.6%	44	13.1%	4	1.2%
Chimneys	231	68.7%	75	22.3%	27	8.1%	3	.9%
Foundations	210	62.5%	79	23.5%	41	12.2%	6	1.8%
Steps and Porches....	159	47.3%	133	39.6%	40	11.9%	4	1.2%
Doors and Windows..	186	55.4%	115	34.2%	32	9.5%	3	.9%
Average percentage of the five items	57.4%		30.0%		11.4%		1.2%	

State of Repair of Rooms Occupied in Building by Relief Group.

	Good Condition		Poor Condition		Major Repairs Needed	
Walls	184	54.8%	114	33.9%	38	11.3%
Floors	202	60.1%	106	31.6%	28	8.3%
Ceilings	189	56.3%	107	31.8%	40	11.9%
Windows	217	64.6%	93	27.7%	26	7.7%
*Stairs	207	66.2%	87	27.7%	19	6.1%
Average percentage of the five items	60.4%		30.5%		9.1%	

CELLARS AND BASEMENTS.

Incidence of Cellar or Basement.

Has cellar	317	94.3%
No cellar	19	5.7%
Total	336	100.0%

Condition of Cellar or Basement.

Damp or leaky	72	22.7%
Flooded	47	14.8%
Dry	198	62.5%
Total	317	100.0%

(* There are a number of buildings without stairs, hence a difference in the total of stairs compared with the other four.)

Adequate Cellar.

No cellar	19	5.7%
Unsatisfactory	119	35.4%
Adequate	198	58.9%
	—	—
Total	336	100.0%

Dampness of House.

Damp or leaky	60	17.8%
Dry	276	82.2%
	—	—
Total	336	100.0%

Smell Inside or Out.

Inside	15	4.5%
Outside	74	22.6%
No smell reported.....	247	72.9%
	—	—
Total	336	100.0%

Vermin.

Vermin now	99	29.5%
Vermin until recent fumigation.....	21	6.3%
Vermin unreported	216	64.2%
	—	—
Total	336	100.0%

Type of Vermin.

Rats	38	11.3%
Bedbugs	59	17.6%
Cockroaches	83	24.7%
Other	8	2.4%

Yard or Garden.

None	42	
Small	128	
Adequate	145	
Fenced	191	
Not reported	3	

Heating, etc.

Households without heat	6	1.8%
Central heating	237	70.5%
Stove of some type	93	27.7%
	—	—
Total	336	100.0%

Principal Fuels Used.

None	6	1.8%
Coal	325	96.7%
Oil	1	.3%
Wood	4	1.2%
	—	—
Total	336	100.0%
No. of households containing unheated rooms	43	12.8%
Total number of such rooms.....	77	
No. of households containing living quarters in attic or cellar.....	42	
Percentage of total households.....		12.5%

TOILET AND BATHROOM FACILITIES

Incidence of Bathroom.

Has bathroom	308	91.7%
No bathroom	28	8.3%
	—	—
Total	336	100.0%

Use of Bathroom.

None	28	8.3%
Shared	234	69.7%
Exclusive use	74	22.0%
	—	—
Total	336	100.0%

No. of households which have tap only and neither bath, basin nor sink	3	
Percentage of such households to total households.....		0.9%
No. of households in which there is no hot water available.....	86	
Percentage of such households to total households.....		25.6%

Toilet.

Individual toilet for household.....	89	26.5%
Shared with other households.....	247	73.5%
	—	—
Total	336	100.0%

Location of Toilet.

Unsuitably placed	19	5.7%
Inefficient or in bad repair.....	54	16.1%
Outside toilet	3	.9%
	—	—
Total not satisfactory	76	22.7%
Total reasonably satisfactory	260	77.3%
	—	—
Total	336	100.0%

Laundry Facilities.

Laundry done in laundry tubs.....	85	25.3%
Bathtub	68	20.2%
Kitchen sink	38	11.3%
Washing machine	34	10.2%
Other (including "sent out").....	111	33.0%
	—	—
Total	336	100.0%

Food Storage Facilities.

Icebox	136	40.5%
Mechanical refrigeration	15	4.5%
None or inadequate	185	55.0%
	—	—
Total	336	100.0%

COOKING FACILITIES.

Use of Kitchen by Household.

No use of kitchen.....	107	32.0%
Kitchen shared	46	13.7%
Exclusive use of kitchen.....	182	54.3%
	—	—
Total	335	100.0%
Not given	1	

Cooking Contrivances.

Stove for exclusive use of household.....	182	54.3%
Stove shared with other households.....	46	13.7%
Grill or ring for exclusive use of household..	105	31.1%
Grill or ring shared with other households....	3	.9%
	—	—
Total	336	100.0%

Living and Sleeping Arrangements (General).

Households without living rooms.....	25	7.4%
" with living rooms used regularly for sleeping	87	25.9%
" where sleeping and cooking regu- larly take place in same room....	111	33.0%
" containing rooms without a window	7	2.1%
" containing rooms needing artificial light on a normal day.....	40	11.9%
" with adults and children sleeping in the same room	53	15.8%

Households with two or more sleeping in a single bed	8	2.4%
" with three or more in a double bed..	10	3.0%
No. of people sleeping regularly in makeshift beds	19	people.

Composition of Relief Families.

Number in Household.

	1	2	3	4	5	6	7	8	9	over 9	Total
No. Cases	221	52	28	17	7	3	2	4	0	2	336

No. of Rooms occupied by Relief Families.

	Less than 1	1	2	3	4	5	6	7	over 7	Total
No. Cases	8	206	42	45	13	13	8	0	1	336

Nationality of Relief Individual or Group.

Canadian	138	41.0%
British	137	40.8%
Hebrew	20	6.0%
Other	41	12.2%
Total	336	100.0%

How Long at Present Address.

Time	Cases	%
Under 1 year	54	16.2%
About 1 year	49	14.6%
1-2 years	65	19.5%
2-3 years	45	13.8%
3-4 years	18	5.4%
Over 4 years	102	30.5%
Total	333	100.0%
Not reported	3	

RENT AND INCOME DATA.*Income.*

On full relief	268	80.0%
On partial relief	68	20.0%
Total	336	100.0%

Supplementary Income.

Earnings of head	17	5.1%
Earnings of children	47	14.0%
Pension or annuity	33	9.8%
Rent of rooms or floor.....	43	12.8%

Rents Paid by or for Relief Households.

Amount	No. of Cases
Nothing	25
\$ 1.00-\$ 9.99	161
\$10.00-\$14.99	56
\$15.00-\$19.99	31
\$20.00-\$24.99	19
\$25.00-\$29.99	15
\$30.00-\$34.99	8
\$35.00-\$39.99	1
\$40.00-\$49.99	1
	—
	317
Homes owned	19
	—
Total	336

APPENDIX C.**SUMMARY OF CONDITIONS IN BOTH GROUPS TAKEN TOGETHER.**

1. Type of Building	L.I. Group	Relief Group	Total	%
Single House	75	70	145	22.7
Semi-detached	97	146	243	37.9
Apartment House	23	23	3.6
Section of Row.....	132	97	229	35.8
	—	—	—	—
Total	304	336	640	100.0
2. Principal Material of House				
Brick	165	231	396	61.4
Wood	35	14	49	7.6
Stone	0	0	0	0.0
Stucco or Plaster.....	96	86	182	28.2
Other	13	5	18	2.8
	—	—	—	—
Total	309	336	645	100.0

3. State of Repair of House				
Good	84	193	277	43.2
Poor	143	101	244	38.1
Major repairs needed.....	71	38	109	17.0
Condemned	7	4	11	1.7
	—	—	—	—
Total	305	336	641	100.0
4. Cellar in House				
Has cellar or basement.....	228	317	545	84.5
No cellar or basement.....	81	19	100	15.5
	—	—	—	—
Total	309	336	645	100.0
5. Condition of Cellar or Basement				
None	81	19	100	15.5
Damp, leaky or flooded.....	55	119	174	26.9
Adequate	173	198	371	57.6
	—	—	—	—
Total	309	336	645	100.0
6. Dampness of House				
Damp or leaky	130	60	190	29.5
Dry	179	276	455	70.5
	—	—	—	—
Total	309	336	645	100.0
7. Vermin				
Vermin now	134	99	233	36.1
Vermin until recent fumi- gation	16	21	37	5.7
Vermin unreported or denied	159	216	375	58.2
	—	—	—	—
Total	309	336	645	100.0
8. Central Heating				
House has central heating..	155	237	392	60.9
House has no central heat- ing	153	99	252	39.1
	—	—	—	—
Total	308	336	644	100.0
9. Bathrooms				
Houses without bathrooms	74	28	102	15.8
Houses with bathrooms.....	235	308	543	84.2
	—	—	—	—
Total	309	336	645	100.0

10. Toilet (for households)

Outside only	2	3	5	0.8
Unsuitably placed	20	19	39	6.0
Inefficient or in bad repair	35	54	89	13.8
Reasonably adequate	252	260	512	79.4
	—	—	—	—
Total	309	336	645	100.0

11. Food Storage (for households)

Mechanical Refrigerator ..	14	15	29	4.5
Icebox	171	136	307	47.8
None or inadequate.....	121	185	306	47.7
	—	—	—	—
Total	306	336	642	100.0

APPENDIX D.—Maps.

1. Map of Toronto showing Low-income Houses investigated.
2. Map of Toronto showing Relief Households investigated.

MAP I
LOW INCOME HOUSEHOLDS







